

Fig. 1

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Benefits of MI
Home Owner Basics
Mortgage Process
Interactive Tools
Glossary

Benefits of Mortgage Insurance

Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

Mortgage Insurance provides your lender with the guarantee that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you've paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.

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How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.

Fig. 2

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GO

NEW MEMBER

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

CONTACT US

FAQ

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

CONTACT US

FAQ

Update Profile

First Name **George**

Last Name **Parker**

Address **5112 W. Pleasant St.**

City **Pleasantville**

State **IA**

Zip **50225**

Phone **(515)555-3602**

Email **test@test.com**

Username **Adams**

Password *********

Challenge Question **Color of First Car**

Challenge Answer **Black**

I prefer not to receive any marketing information

308

310 ~

Submit

Fig. 3

402

Home Financing

- [Find a Mortgage](#)
- [MI Rebate](#)
- [Home Buyer Privileges](#)
- [Update Profile](#)

404 Find a Mortgage

406

CONTACT US

410

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Joe's Home Electronics

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

412

Continue

Fig. 4

200 ↗

Home Financing

[Find a Mortgage](#) [MI Rebate](#) [Home Buyer Privileges](#) [Update Profile](#)

FAQ

CONTACT US

Find a Mortgage

Please confirm the below information. Fields in red are required

First Name

Last Name

New Address

City State Zip

Choice Incentive

Est. Closing Date

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

Joe's Home Electronics

Submit

Fig. 5

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NEW MEMBER
Find out how to join
GO

USER ID
PASSWORD

Forgot your password?

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Meadow's Mortgage 1-888-555-6666	Hunter's Mortgage 1-888-555-7777	Noel's Mortgage 1-888-555-8888	Ralph's Mortgage 1-888-555-9999	Johnny's Mortgage 1-888-555-5145
Tony's Mortgage 1-888-555-1111	Artie's Mortgage 1-888-555-2222	Silvio's Mortgage 1-888-555-3333	Paulle's Mortgage 1-888-555-4444	Chris's Mortgage 1-888-555-5555

Fig. 6

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<input type="button" value="Find a Mortgage"/> <input type="button" value="MI Rebate"/> <input type="button" value="Home Buyer Privileges"/> <input type="button" value="Update Profile"/>		<input type="button" value="GO"/>	
			
<input type="button" value="CONTACT US"/>			
<input type="button" value="FAQ"/>			
<h3>Update Profile</h3>			
First Name <input type="text" value="George"/>	Last Name <input type="text" value="Parker"/>	Address <input type="text" value="5112 W. Pleasant St."/>	City <input type="text" value="Pleasantville"/>
State <input type="text" value="IA"/>	Zip <input type="text" value="50225"/>	Phone <input type="text" value="(515)555-3602"/>	Email <input type="text" value="test@test.com"/>
702		704	
706		708	
<input type="checkbox"/> I prefer not to receive any marketing information			
<input type="text" value="710"/>	<input type="text" value="710"/>	<input type="text" value="710"/>	<input type="text" value="710"/>
<input type="button" value="Submit"/>			

Fig. 7

8
Fig.

GO

NEW MEMBER

ENTER YOUR USER ID OR MEMBER NUMBER

USER ID

PASSWORD

CONTACT US

FAQ

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

Home Owner Basics

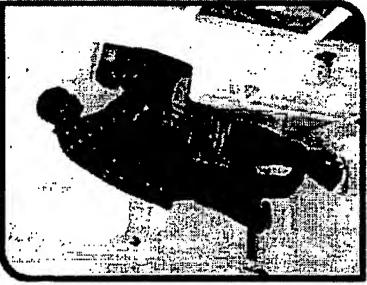
Homebuyer Resources

Table of Contents

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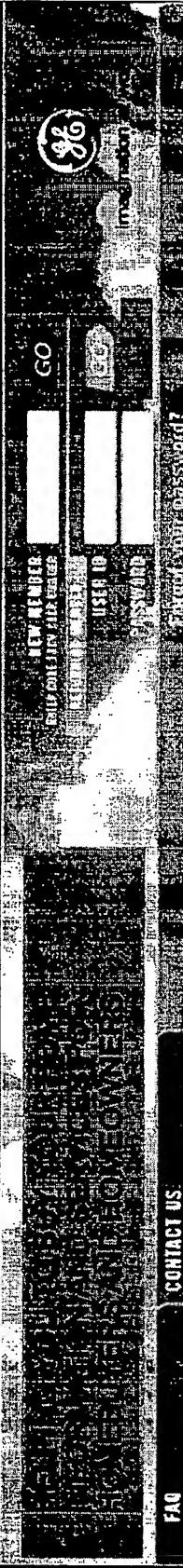
When you're buying a home, sometimes it's hard to know where to begin (and where you'll end up!). Follow our step-by-step guide for an overview of the entire home buying process.



1. Should You Rent or Buy?
 2. Preparing to Buy:
 ○ What Can You Afford?
 ○ Budgeting
 ○ Understanding Your Credit

3. The Steps to Buying a Home
 4. Securing a Mortgage
 5. Tax Planning
 6. Who's Who in Housing
 7. Your Rights As a Buyer
 8. Avoid Predatory Lending
 9. The Professional Inspection
 10. The Closing
 ○ Closing Documents
 ○ Closing Costs

Fig. 9



Mortgage Process

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Homebuyer Resources

The Mortgage Process

APPLY FOR A LOAN

CHOOSE A PROGRAM

PICK A RATE

GET PRE-APPROVED

LOAN PROCESS

FINAL APPROVAL

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Interactive Tools

1102 Benefits of Mortgage Insurance

1106 Mortgage Cancellation

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•Am I better off renting?

•What home can I afford?

•How much can I borrow?

•Which mortgage insurance product is best for me?

•How much will my payments be?

•What is better: Fixed or adjustable?

Fig. 11

200

The image shows a screenshot of the Michigan Homeowner Services website. At the top, there is a search bar with the placeholder text "Search" and a magnifying glass icon. Below the search bar, there is a "GO" button and a "Reset" button. To the right of the search bar, there is a "User ID" field with the value "1202" and an "Answer" field with the value "1208". On the far right, there is a "Contact Us" button and a "Glossary" link.

Glossary

Homebuyer Resources

Mortgage Glossary

Need help understanding a mortgage term? Just enter a word or phrase below and click the Search button, or click a letter below for an alphabetized listing.

1202 **1208**

1204 **1210**

A **B** **C** **D** **E** **F** **G** **H** **I** **J** **K** **L** **M** **N** **O** **P** **Q** **R** **S** **T** **U** **V** **W** **X** **Y** **Z**

1205

acceptance
The act of accepting an offer to enter into a contract. Acceptance is binding and legal when both parties agree to the initial terms or after both parties have accepted all counter offers.

additional principal payment
A payment by a borrower of more than the scheduled principal amount due in order to reduce the remaining balance on the loan.

Fig. 12

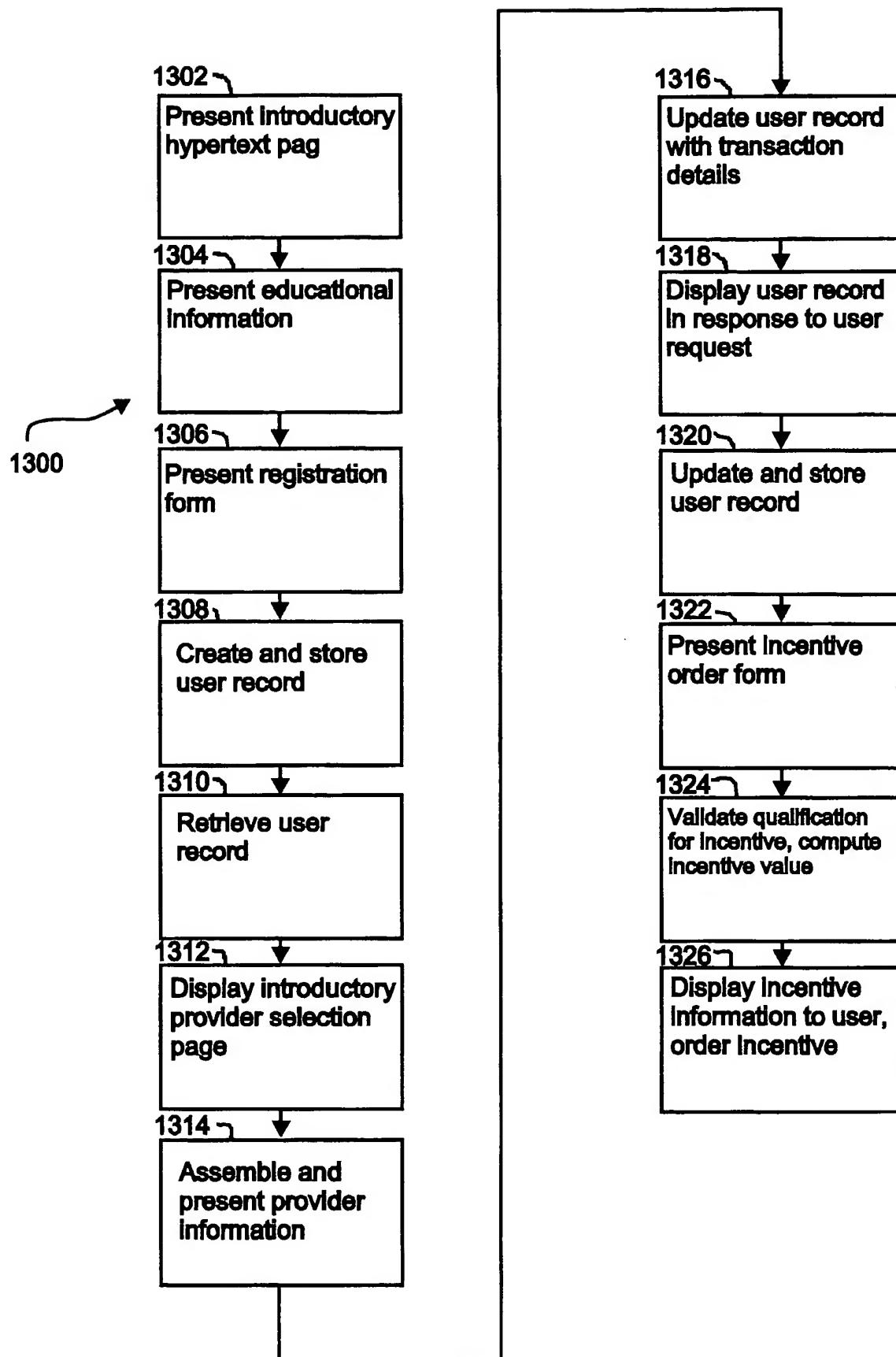


Fig. 13